

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO

In re: § Case No. 12-32219
§
CAROLYN S BRUGLER §
§
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/07/2012. The undersigned trustee was appointed on 05/07/2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$3,860.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$8.19</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of ¹	<u>\$3,851.81</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 10/09/2012 and the deadline for filing government claims was 11/03/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$965.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$965.00, for a total compensation of \$965.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$53.96, for total expenses of \$53.96.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/08/2013

By: /s/ John G. Jansing
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit A

ASSET CASES

Case No.: 12-32219
 Case Name: BRUGLER, CAROLYN S
 For the Period Ending: 4/8/2013

Trustee Name: John G. Jansing
 Date Filed (f) or Converted (c): 05/07/2012 (f)
 §341(a) Meeting Date: 07/06/2012
 Claims Bar Date: 10/09/2012

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	647 S. Douglas Ave., Spfld., OH 45505	\$60,000.00	\$0.00	\$0.00	FA
2	Checking Account Athena Credit Union	\$25.00	\$0.00	\$0.00	FA
3	Savings Account at Athena Credit Union	\$25.00	\$0.00	\$0.00	FA
4	Normal Household Goods	\$2,000.00	\$0.00	\$0.00	FA
5	Misc. Wearing Apparel	\$200.00	\$0.00	\$0.00	FA
6	Life Insurance Policy with American General-Daughters Beneficiaries	\$19,322.00	\$0.00	\$0.00	FA
7	Retirement PERS Living On Now	\$0.00	\$0.00	\$0.00	FA
8	Retirement thru Railroad living on now	\$0.00	\$0.00	\$0.00	FA
9	2006 Nissan Maxima	\$11,100.00	\$3,860.00	\$3,860.00	FA
10	1978 Harris Float Boat	\$700.00	\$0.00	\$0.00	FA

TOTALS (Excluding unknown value)\$93,372.00\$3,860.00**Gross Value of Remaining Assets**\$3,860.00\$0.00**Major Activities affecting case closing:**

07/09/2012 Debtor to make installment payments to buy out the non-exempt equity in the 2006 Nissan and the 1978 Harris boat.
 09/24/2012 Awaiting receipt of payments and POC deadline.
 12/31/2012 Receiving installment payments from Debtor.

Initial Projected Date Of Final Report (TFR): 05/01/2013Current Projected Date Of Final Report (TFR): 06/30/2013/s/ JOHN G. JANSING

JOHN G. JANSING

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-32219
Case Name: BRUGLER, CAROLYN S
Primary Taxpayer ID #: *****0646
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/7/2012
For Period Ending: 4/8/2013

Trustee Name: John G. Jansing
Bank Name: Virginia National Bank
Checking Acct #: *****2219
Account Title:
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
08/06/2012	(9)	Carolyn S. Brugler	Payment Received from Debtor	1129-000	\$200.00		\$200.00
08/29/2012		Pinnacle National Bank	Transfer Funds	9999-000		\$200.00	\$0.00

TOTALS:	\$200.00	\$200.00	\$0.00
Less: Bank transfers/CDs	\$0.00	\$200.00	
Subtotal	\$200.00	\$0.00	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$200.00	\$0.00	

For the period of 5/7/2012 to 4/8/2013

Total Compensable Receipts:	\$200.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$200.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$200.00

For the entire history of the account between 08/06/2012 to 4/8/2013

Total Compensable Receipts:	\$200.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$200.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$200.00

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-32219
Case Name: BRUGLER, CAROLYN S
Primary Taxpayer ID #: *****0646
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/7/2012
For Period Ending: 4/8/2013

Trustee Name: John G. Jansing
Bank Name: Pinnacle Bank
Checking Acct #: *****0047
Account Title: DDA
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
08/29/2012		Virginia National Bank	Transfer Funds	9999-000	\$200.00		\$200.00
09/04/2012	(9)	Carolyn Brugler	Payment Received from Debtor	1129-000	\$200.00		\$400.00
10/02/2012	(9)	Carolyn Brugler	Payment Received from Debtor	1129-000	\$200.00		\$600.00
10/02/2012		Pinnacle National Bank	Pinnacle Analysis	2600-000		\$0.58	\$599.42
11/02/2012	(9)	Carolyn Brugler	Payment Received from Debtor	1129-000	\$200.00		\$799.42
11/02/2012		Pinnacle Bank	Pinnacle Analysis	2600-000		\$0.95	\$798.47
12/03/2012	(9)	Carolyn Brugler	Payment Received from Debtor	1129-000	\$200.00		\$998.47
12/04/2012		Pinnacle Bank	Pinnacle Analysis	2600-000		\$1.20	\$997.27
01/03/2013	(9)	Carolyn Brugler	Payment Received from Debtor	1129-000	\$200.00		\$1,197.27
01/03/2013		Pinnacle Bank	Pinnacle Analysis	2600-000		\$1.58	\$1,195.69
02/04/2013		Pinnacle Bank	Pinnacle Analysis	2600-000		\$1.90	\$1,193.79
02/05/2013	(9)	Carolyn S Brugler	Payment Received from Debtor	1129-000	\$200.00		\$1,393.79
03/04/2013	(9)	Carolyn S Brugler	Payment Received from Debtor	1129-000	\$200.00		\$1,593.79
03/04/2013		Pinnacle Bank	Pinnacle Analysis	2600-000		\$1.98	\$1,591.81
03/06/2013	(9)	Carolyn Brugler	Payment Received from Debtor	1129-000	\$2,260.00		\$3,851.81

SUBTOTALS

\$3,860.00

\$8.19

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-32219
Case Name: BRUGLER, CAROLYN S
Primary Taxpayer ID #: *****0646
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/7/2012
For Period Ending: 4/8/2013

Trustee Name: John G. Jansing
Bank Name: Pinnacle Bank
Checking Acct #: *****0047
Account Title: DDA
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$3,860.00	\$8.19	\$3,851.81
Less: Bank transfers/CDs	\$200.00	\$0.00	
Subtotal	\$3,660.00	\$8.19	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$3,660.00	\$8.19	

For the period of 5/7/2012 to 4/8/2013

Total Compensable Receipts:	\$3,660.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,660.00
Total Internal/Transfer Receipts:	\$200.00

Total Compensable Disbursements:	\$8.19
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$8.19
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 08/29/2012 to 4/8/2013

Total Compensable Receipts:	\$3,660.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,660.00
Total Internal/Transfer Receipts:	\$200.00

Total Compensable Disbursements:	\$8.19
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$8.19
Total Internal/Transfer Disbursements:	\$0.00

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-32219
Case Name: BRUGLER, CAROLYN S
Primary Taxpayer ID #: *****0646
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/7/2012
For Period Ending: 4/8/2013

Trustee Name: John G. Jansing
Bank Name: Pinnacle Bank
Checking Acct #: *****0047
Account Title: DDA
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$3,860.00

\$8.19

\$3,851.81

For the period of 5/7/2012 to 4/8/2013

Total Compensable Receipts: \$3,860.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$3,860.00
Total Internal/Transfer Receipts: \$200.00

Total Compensable Disbursements: \$8.19
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$8.19
Total Internal/Transfer Disbursements: \$200.00

For the entire history of the case between 05/07/2012 to 4/8/2013

Total Compensable Receipts: \$3,860.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$3,860.00
Total Internal/Transfer Receipts: \$200.00

Total Compensable Disbursements: \$8.19
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$8.19
Total Internal/Transfer Disbursements: \$200.00

Case No. 12-32219
Case Name: BRUGLER, CAROLYN S
Claims Bar Date: 10/09/2012

Trustee Name: John G. Jansing
Date: 4/8/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	JOHN G. JANSING One South Main Street, Suite 1590 Dayton OH 45402	09/17/2012	Trustee Expenses	Allowed	2200-000	\$0.00	\$53.96	\$53.96	\$0.00	\$0.00	\$0.00	\$53.96
	JOHN G. JANSING One South Main Street, Suite 1590 Dayton OH 45402	04/08/2013	Trustee Compensation	Allowed	2100-000	\$0.00	\$965.00	\$965.00	\$0.00	\$0.00	\$0.00	\$965.00
1	GE CAPITAL RETAIL BANK c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 331311605	07/16/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$4,764.03	\$4,764.03	\$0.00	\$0.00	\$0.00	\$4,764.03
2	CAPITAL ONE, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson AZ 85712	09/19/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,539.91	\$1,539.91	\$0.00	\$0.00	\$0.00	\$1,539.91
3	CAPITAL ONE NA c/o Becket and Lee LLP POB 3001 Malvern PA 193550701	09/20/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$994.04	\$994.04	\$0.00	\$0.00	\$0.00	\$994.04
4	PNC BANK PO BOX 94982 CLEVELAND OH 44101	10/01/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$14,698.72	\$14,698.72	\$0.00	\$0.00	\$0.00	\$14,698.72

Claim Notes: (4-1) COLLATERAL=UNSECURED CREDIT CARD 1865

5	PNC BANK PO BOX 94982 CLEVELAND OH 44101	10/01/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$9,974.42	\$9,974.42	\$0.00	\$0.00	\$0.00	\$9,974.42
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Claim Notes: (5-1) COLLATERAL=UNSECURED CREDIT CARD 8131

Case No. 12-32219
Case Name: BRUGLER, CAROLYN S
Claims Bar Date: 10/09/2012

Trustee Name: John G. Jansing
Date: 4/8/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
6	PNC MORTGAGE 3232 Newmark Dr Attn: Bankruptcy Miamisburg OH 45342	04/08/2013	Real Estate- -Consensual Liens (mortgages, deeds of trust, PMSI)	Disallowed	4110-000	\$0.00	\$48,502.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
							\$81,492.27	\$32,990.08	\$0.00	\$0.00	\$0.00	\$32,990.08

Case No. 12-32219
Case Name: BRUGLER, CAROLYN S
Claims Bar Date: 10/09/2012

Trustee Name: John G. Jansing
Date: 4/8/2013

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$31,971.12	\$31,971.12	\$0.00	\$0.00	\$0.00	\$31,971.12
Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)	\$48,502.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Trustee Compensation	\$965.00	\$965.00	\$0.00	\$0.00	\$0.00	\$965.00
Trustee Expenses	\$53.96	\$53.96	\$0.00	\$0.00	\$0.00	\$53.96

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 12-32219
Case Name: CAROLYN S BRUGLER
Trustee Name: John G. Jansing

Balance on hand: \$3,851.81

Claims of secured creditors will be paid as follows:

Total to be paid to secured creditors: \$0.00
Remaining balance: \$3,851.81

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
John G. Jansing, Trustee Fees	\$965.00	\$0.00	\$965.00
John G. Jansing, Trustee Expenses	\$53.96	\$0.00	\$53.96

Total to be paid for chapter 7 administrative expenses: \$1,018.96
Remaining balance: \$2,832.85

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$2,832.85

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$2,832.85

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$31,971.12 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	GE Capital Retail Bank	\$4,764.03	\$0.00	\$422.12
2	Capital One, N.A.	\$1,539.91	\$0.00	\$136.45
3	Capital One NA	\$994.04	\$0.00	\$88.08
4	PNC BANK	\$14,698.72	\$0.00	\$1,302.40
5	PNC BANK	\$9,974.42	\$0.00	\$883.80

Total to be paid to timely general unsecured claims: \$2,832.85
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
 Remaining balance: \$0.00

